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Dated: September 10, 2008

Signature:

Debra M. Gilbride
(Debra M. Gilbride)

Docket No.: VHSE-P01-003
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Howard et al.

Application No.: 10/824,681

Confirmation No.: 8073

Filed: April 15, 2004

Art Unit: 3694

For: PAYMENT PROCESSING METHOD AND
SYSTEM USING A PEER-TO-PEER
NETWORK

Examiner: J. B. Wright

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 10, 2008, please amend the above-identified U.S. patent application as follows. A Petition for Extension of Time extending the time for response by 3 months to September 10, 2008 is filed concurrently herewith.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Abstract of the Specification begin on page 3 of this paper.

Amendments to the Claims begin on page 4 of this paper.

Remarks/Arguments begin on page 8 of this paper.